

UNITED STATES CIVIL SERVICE COMMISSION
BUREAU OF RETIREMENT AND INSURANCE
WASHINGTON 25, D.C.

ADDRESS REPLY TO
"U.S. CIVIL SERVICE COMMISSION"
AND REFER TO

FILE RH:EFM

AND DATE OF THIS LETTER

APR 26 1961

STAT

Government Employees Health Association, Inc.
P. O. Box 463
Washington, D. C.

STAT

Dear [REDACTED]

We have now tabulated 40,520 Employee Health Benefits Questionnaires, including 5,760 from employees who are not enrolled and who therefore did not answer the questions. The enclosed tables summarize (cumulatively) the responses of the 34,760 who are enrolled.

Table 1 is an overall summary of results. Line 1 applies to all carriers combined. Following that is detailed information, by option, for your plan. This table is comparable to the one that was numbered 7 in our first summary.

Tables 2 and 2-A give reasons for dissatisfaction among employees who have actually used the plans, and Tables 4 and 4-A list (in descending order of frequency of mention) the plan changes most desired by employees. An additional copy of the code sheet is enclosed for ease of interpretation.

The next summaries will be made in about three weeks and you will be informed of the results.

When you come in to discuss the new contract, we hope to go over with you some of the comments from the questionnaires which produced these statistics.

Sincerely yours,

Andrew E. Ruddock

Andrew E. Ruddock
Director

Enclosures

STAT

HEALTH BENEFITS SURVEY SUMMARY
 BY CARRIER
 (Based on 40,520 Employee Questionnaires)
 5,760 "Not Enrolled"

TABLE 1
 April 18, 1961

Carrier	State	Number of Responses	Willing to Keep Present Plan?			Satisfaction of Users			Suggestions Re Own Plans		Suggestions Re Overall Program	
			Yes	No	Haven't Decided	Total Users	Satis- fied	Not Satis.	Made Suggest.	No Comment	Made Suggest.	No Comment
ALL	ALL	34,760	29,558	3,510 (10.1%)	1,692	12,349 (25.5%)	10,127	2,222 (18.0%)	10,992	23,768	6,975	27,785

(No Responses from Your Plan)

CODE FOR NARRATIVE RESPONSES
QUESTIONS 3 AND 4-A

- 37 Delay in settling claims
- 38 Claim forms/procedures
- 39 Doctors/hospitals not informed/helpful
- 40 Carriers not informed/helpful
- 41 Contract not being observed/plan misrepresented
- 42 Competence/availability/attitude of medical staff/facilities/services
- 43 ID cards
- 44 Need local claims/information service from carrier
- 45 Other
- 46
- 47
- 48
- 49
- 50 Maternity
- 51 X-ray, laboratory, diagnostic
- 52 Dental
- 53 Home/office calls; non-surgical in hospital; comprehensives' service fees
- 54 Drugs and medicines; \$30 Aetna
- 55 Preventive, including health education/periodic physicals/immunizations
- 56 Hospital room
- 57 Specialists' services (consultants, chiropractors, physical therapy, podiatrists, anesthesiologists, etc.)
- 58 Other
(nursing care/maternity for self-only enrollees/ambulance/Christian Science/blood/plasma)
- 59 Eye glasses/examinations
- 60 Mental
- 61 TB
- 62 Emergency/accident
- 63 Exclusion of other specific diseases (polio, skin disease, diseases of mouth and gums)
- 64
- 65 Deductible
- 66 Fee schedules/co-pay ratio/higher cost for lower benefits/doesn't pay enough
- 67 Income ceiling/service benefits
- 68 More basic/first \$ coverage/out-patient
- 69 More catastrophic/maximum benefit
- 70 Double coverage
- 71 Non-service/out-of-area benefits
- 72 Non-member/excluded institutions (including nursing homes)/non-member doctors
- 73 Other (occupational injuries
- 74 Less Basic
- 75 Less catastrophic
- 76 Benefit period/confinement/admission/calendar year
- 77 Fewer days hospitalization
- 78 More days hospitalization
- 79 Act of war injuries
- 80

April 17, 1961

HEALTH BENEFITS QUESTIONNAIRE

TABLE 2-All Plans, All States

DISSATISFACTION OF USERS

(Based on Questionnaires from 40,520 Employees)

Carrier	State	Complaint	Total Number of Mentions	Number by Option							
				1	2	3	4	5	6	Other	
All	All	3	37	589	54	394	20	1	113	7	
		3	38	365	35	256	20	2	46	3	3
		3	66	235	18	178	5	1	30	2	1
		3	68	166	18	107	10		22	6	3
		3	65	127	19	90	2		14		2
		3	51	117	17	80	9		8	1	2
		3	50	102	2	79	5		13	1	2
		3	42	100	25	59	5	2	5		4
		3	39	95	9	57	3		25	1	
		3	41	95	10	59	7	4	15		
		3	62	90	11	64	6		9		
		3	40	81	8	60	2		11		
		3	53	76	13	47	1		12		3
		3	44	70	3	56	3		7	1	
		3	57	39	3	24	5		6		1
		3	52	36	4	26		1	5		
		3	54	23	4	15			4		
		3	70	19	2	10	3		3	1	
		3	45	18	2	12		1			
		3	72	18	4	11	1		2		
		3	58	15	1	12			1		1
		3	56	12	1	10			1		
		3	43	10	2	7	1				
		3	67	9	2	6	1				

3	55	8	2	4						
3	69	7	3	4				1		1
3	73	7		6				1		
3	76	7	1	3		2		1		
3	71	5		4		1				
3	60	4		4						
3	59	2						2		
3	77	2		1				1		
3	27	1		1						
3	32	1		1						
3	36	1		1						
3	47	1						1		
3	63	1		1						
3	75	1		1						
		2555	273	1750	112	12	362	23	23	

HEALTH BENEFITS SURVEY
 PLAN CHANGES MOST DESIRED
 BY USERS AND NON USERS

April 14, 1961
 TABLE 4 - All Plans, All States

(Based on Questionnaires from 40,520 Employees)

Change Desired	Number of Mentions	Number by Option						
		1	2	3	4	5	6	Other
4 65	3135	411	2142	76	27	450	14	16
4 66	1728	192	1188	35	16	275	11	11
4 68	1583	279	1010	31	14	231	6	12
4 38	1473	213	967	51	3	221	12	6
4 53	1093	191	697	33	14	141	8	9
4 51	872	169	554	46	12	84	4	3
4 52	847	118	547	23	9	139	8	3
4 50	599	23	437	30	1	97	3	8
4 44	566	69	367	31	2	92	3	2
4 54	476	64	321	15	7	64	2	3
4 37	395	46	255	13	3	74	2	2
4 69	384	70	235	6	4	66		3
4 55	338	77	202	15	4	38	1	1
4 42	245	55	156	15	2	11		6
4 56	244	50	139	6	4	42	2	1
4 57	240	47	131	12	2	45	2	1
4 62	239	25	156	12		40	3	3
4 67	220	35	161	2	3	19		
4 72	168	39	100	6	3	18		2
4 58	166	41	88	11	3	21	1	1
4 59	165	36	91	9	3	23	1	2
4 39	155	21	92	9	2	29	2	
4 76	132	19	101	3		7		2

4	43	85	12	54	5		13	1	
4	60	78	10	52	4	1	11	1	
4	40	77	9	55	3	1	9		
4	71	73	17	48	2		5		1
4	75	70	8	54	1		5		2
4	78	67	3	40	3	3	18		
4	73	46	11	27		1	7		
4	74	37	2	20	1	1	13		
4	45	36	9	21	2	1	3		
4	41	33	5	19	2		6	1	
4	61	24	4	14	1		5		1
4	77	24	1	16	1	1	4		1
4	63	12	3	6			2		1
4	79	3	2	1					
4	27	1							1
4	28	1					1		
4	33	1							1
4	35	1		1					
4	48	1		1					
4	64	1		1					
4	96	1		1					
		16224	2404	10623	507	150	2341	95	104